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Amendment and Reply (8 pgs.)

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By: Seborah A. MinIN THE UNITED STATES PATENT AND TRADEMARK OFFICEPATENT

Applicants:	Hobson, et al.	Docket No.:	40655.4400
Serial No.:	09/943,658	Group Art Unit:	3621
Filed:	August 30, 2001	Examiner:	Hewitt II, Calvin L.
Title:	ONLINE CARD PRESENT TRANSACTION	Confirmation No.:	3216

AMENDMENT AND REPLY

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action dated February 14, 2006, in which this Reply is filed within two months, please consider the following amendments and remarks:

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks/Arguments begin on page 6 of this paper.

AXP Matter No. TH200105559
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